

EXHIBIT C

October 16, 2013

We are offering to settle this account FOR
GOOD WITH 20% OFF OF THE BALANCE!
 Conveniently settle this account by calling
1-800-772-1413

AND SAVE \$116.73

If paying off this debt in a lump sum is difficult for
 you, give us a call.

*Other payment options may be available so
 please call for more information.*

Our friendly representatives are waiting to help
 you save money on this account.

Hours of Operation (EST):

8 AM to 11 PM Mon.-Fri.

8 AM to 5 PM Sat.

2 PM to 9 PM Sun.

Seller: GE CAPITAL RETAIL BANK

Merchant: JC PENNEY

Original Creditor: GE CAPITAL RETAIL BANK

Account Reference No.: 6008390394161294

CURRENT BALANCE DUE: \$585.73

Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC

SINGLE PAYMENT SETTLEMENT OPTION

PAY: \$469.00 and owe nothing more!
SAVE: \$116.73

*** Your payment must be received no later
 than **11/15/2013** ***

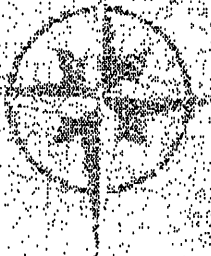
Interested in paying this account in full? Call
1-800-772-1413 for more information.

* If we are reporting this account to the three major credit
 reporting bureaus we will report this account as settled in
 full once we process your final payment.

CONTACT US

CALL TOLL FREE
1-800-772-1413

Pay Online Using
 Your Checking Account
www.portfoliorecovery.com



Make Checks Payable To:
 Portfolio Recovery Associates, LLC

Mail all checks and payments to:
PORTFOLIO RECOVERY
ASSOCIATES, LLC
 P.O. Box 12914
 Norfolk, VA 23541

We are not obligated to renew this offer.

Company Address: Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
Disputes Correspondence Address: Portfolio Recovery Associates, LLC Disputes Department, 140 Corporate
 Blvd., Norfolk, VA 23502 or E-mail: PRA_Disputes@portfoliorecovery.com
Debit Card Transaction Fees: Third party vendors may charge a transaction fee for processing payments made
 by debit card; however, Portfolio Recovery Associates, LLC does not charge or accept any fees. Please discuss
 this option with our staff if you have any questions.

Quality Service Specialists Available Mon. - Fri. 8 AM TO 5 PM (EST)
 Not happy with the way you were treated? Our company strives to provide professional and courteous service to
 our customers. Contact one of our staff to discuss issues related to our quality of service to you for more at

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Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE

We collect certain personal information about you from the following sources: (a) information we receive from you; (b) information about your transactions with our affiliates, others or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**This letter is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.**